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Debtor(s)

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(If known)

IN RE Lantini, Gilbert II & Lantini, Michelle L

Case No. <u>1:14-bk-11757</u>

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2075 Plainfield Pike, Johnston, RI 02919 Previous office location		Н	163,200.00	253,860.00
Tax assessed value Residence at: 94 Taylor Dr North Smithfield, RI 02896-9326 Tax assessed value Mortgage in Mrs. Lantini's name only, for credit reasons.	Tenancy by the Entirety	J	361,200.00	440,191.96

TOTAL

524,400.00

(Report also on Summary of Schedules)

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Case No. 1:14-bk-11757

(If known)

Debtor(s)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash	J	20.00
2.	Checking, savings or other financial accounts, certificates of deposit or		Checking account - Citizens Bank #0917 Overdrawn	W	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit		Checking account - Washington Trust #3070 Balance as of 07/06/2014	Н	153.18
	unions, brokerage houses, or cooperatives.		Savings account - Citizens Bank Overdrawn account	W	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods	J	3,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc	J	500.00
6.	Wearing apparel.		Wearing apparel	J	500.00
7.	Furs and jewelry.		Jewelry: Ring, necklaces, misc.	W	10,000.00
8.	Firearms and sports, photographic, and other hobby equipment.		Misc	J	200.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term only-no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA Roth IRA	H W	15,525.98 4,500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

IN RE Lantini, Gilbert II & Lantini, Michelle L

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\_ Case No. <u>1:14-bk-11757</u> (If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				Ž,	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14.	Interests in partnerships or joint ventures. Itemize.		50% shareholder RI Small Business Journal, LLC. (Publishing company) Assets consist of small amount of office equipment and receivables of \$16,246.50.	Н	8,123.10
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2013 Federal tax refund (estimate based on previous year.) - Expected to be set off against tax liability.	J	5,500.00
	particulars.		2013 State tax refund (estimate based on previous year.)	J	600.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Automobile- 2008 Acura MDX Loan balance \$5,661.00	Н	12,193.00
			Automobile- 2009 Subaru Forrester Loan balance \$2,115.00	w	6,586.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			

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Case No. <u>1:14-bk-11757</u>

## **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X X			
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X X			
35. Other personal property of any kind not already listed. Itemize.	^			
		ТО	ΓAL	67,901.26

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IN RE Lantini, Gilbert II & Lantini, Michelle L

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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residence at: 94 Taylor Dr North Smithfield, RI 02896-9326 Tax assessed value Mortgage in Mrs. Lantini's name only, for credit reasons.	11 USC § 522(d)(1)	1.00	361,200.00
SCHEDULE B - PERSONAL PROPERTY			
Cash	11 USC § 522(d)(5)	20.00	20.00
Checking account - Washington Trust #3070 Balance as of 07/06/2014	11 USC § 522(d)(5)	153.18	153.18
Household goods	11 USC § 522(d)(3)	3,500.00	3,500.00
Misc	11 USC § 522(d)(3)	500.00	500.00
Wearing apparel	11 USC § 522(d)(3)	500.00	500.00
Jewelry: Ring, necklaces, misc.	11 USC § 522(d)(4) 11 USC § 522(d)(5)	1,550.00 8,450.00	10,000.00
Misc	11 USC § 522(d)(3)	200.00	200.00
Roth IRA	11 USC § 522(d)(12)	100% of FMV	15,525.98
Roth IRA	11 USC § 522(d)(12)	100% of FMV	4,500.00
50% shareholder RI Small Business Journal, LLC. (Publishing company) Assets consist of small amount of office equipment and receivables of \$16,246.50.	11 USC § 522(d)(5) 11 USC § 522(d)(6)	5,823.10 2,300.00	8,123.10
Automobile- 2008 Acura MDX Loan balance \$5,661.00	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,675.00 2,857.00	12,193.00
Automobile- 2009 Subaru Forrester Loan balance \$2,115.00	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,675.00 796.00	6,586.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8214		Н	Revolving account opened 2/1999				10,676.29	10,676.29
Bank Of America PO Box 982235 EI Paso, TX 79998-2235			Providence County Superior Court C.A. No.: PC-11-1241					
			VALUE \$ 361,200.00					
ACCOUNT NO. 9427		Н	Installment account opened 9/2008				5,661.00	
Bank Of America PO Box 982236 EI Paso, TX 79998-2236			2008 Acura MDX					
			VALUE \$ 12,193.00					
ACCOUNT NO. 2100		w	Installment account opened 11/2008				2,115.00	
Chase Auto Attn:National Bankruptcy Dept PO Box 29505 Phoenix, AZ 85038-9505			2009 Subaru Forrester					
Thomas, AZ 00000-0000			VALUE \$ 6,586.00					
ACCOUNT NO. 3503		Н	2nd Mortgage account opened 8/2005				60,594.00	60,594.00
City Ntl Bk/ocwen Loan Service Attn: Bankruptcy PO Box 24738 West Palm Beach, FL 33416-4738			2075 Plainfield Pike, Johnston, RI					
			VALUE \$ 163,200.00	$\perp$	L	Ļ		
<b>1</b> continuation sheets attached			(Total of		otota page		\$ 79,046.29	<b>§ 71,270.29</b>
			(Use only on		Tota		\$ (Report also on	\$ (If applicable, report

(Report also or Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Lantini, Gilbert II & Lantini, Michelle L

Case No. 1:14-bk-11757 (If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sneet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2661	$\dagger$	Н	1st Mortgage account opened 8/2005	T			193,266.00	30,066.00
City Ntl Bk/ocwen Loan Service Attn: Bankruptcy PO Box 24738 West Palm Beach, FL 33416-4738			2075 Plainfield Pike, Johnston, RI					
ŕ			VALUE \$ 163,200.00					
ACCOUNT NO. <b>7298</b>		W					428,399.67	67,199.67
Green Tree Servicing L 332 Minnesota St Ste E610 Saint Paul, MN 55101-1311			94 Taylor Dr, North Smithfield, RI					
			VALUE \$ 361,200.00					
ACCOUNT NO.	T		2008 & 2009 income tax (Estimated - Expected to be set off against approximately	T			50,000.00	43,900.00
INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA, PA 19101-7346			(Estimated - Expected to be set on against approximately \$6,900 in refunds for 2013 and may be reduced by business losses in 2010. Debtors anticipate net tax to be approximately \$35,000 after losses are applied.)					
			VALUE \$ 6,100.00					
ACCOUNT NO. Petro Holdings Inc. 550 Fish Rd Tiverton, RI 02878-3762		Н	Sixth Division District Court C.A. No.: 6CA-2011-03215				1,116.00	1,116.00
			VALUE \$ 361,200.00	1				
ACCOUNT NO.	T		Assignee or other notification for:	T				
John A. DeSano, Esquire Law Office Of John A. DeSano, Jr., P.C. PO Box 422 Warren, RI 02885-0422			Petro Holdings Inc.  VALUE \$					
ACCOUNT NO.	$\dagger$			$\dagger$				
ACCOUNT NO.			VALUE \$					
Sheet no. 1 of 1 continuation sheets attack	hed	to.	· ·	Sul	otot	⊥ a1		
Schedule of Creditors Holding Secured Claims	cu		(Total of t				\$ 672,781.67	\$ 142,281.67
					Tot	al		

(Use only on last page)

\$ 751,827.96 \$ 213,551.96

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

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(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims for Death or Personal Injury While Debtor Was Intoxicated

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# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

## Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.	Г	J	Income tax - Debtor believes to	$\top$	┪	х			
RI Division Of Taxation 1 Capitol HI Providence, RI 02908-5816			be paid.				unknown		
ACCOUNT NO.									
ACCOUNT NO.				Г					
ACCOUNT NO.				T	T				
ACCOUNT NO.	Γ			T	T	igwedge			
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets	atta	ached	to	Sub	L etot:	 a1			
	Cla	iims	(Totals of th	nis p	oage	e)	\$	\$	\$
ACCOUNT NO.  RI Division Of Taxation 1 Capitol HI Providence, RI 02908-5816  ACCOUNT NO.  ACCOUN									
a.			1, 10,1,1,1,7,10						
report also on the	St	ny on atistic	al Summary of Certain Liabilities and Relate	piic d D	abie )ata	e, )		\$	<b> </b> \$

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Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0140 Alliance ENT 845 N Main St Ste 1 Providence, RI 02904-5700		Н	Medical bill				20.00
ACCOUNT NO. 6053  American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355-1245		Н	Open account opened 4/2005 Personal guaranty of business obligation.				41,096.00
ACCOUNT NO. 1001  Banfield Pet Hospital 8000 NE Tillamook PO Box 13998 Portland, OR 97213-0998		w	Open account opened 10/2010				93.00
ACCOUNT NO.  I C System Inc 444 Highway 96 E Saint Paul, MN 55127-2557			Assignee or other notification for: Banfield Pet Hospital				
11 continuation sheets attached	L	1	(Total of total of the completed Schedule F. Reporthe Summary of Schedules and, if applicable, on the state of the summary of schedules and the schedules and the schedules are schedules and the schedules are schedules and the schedules are	rt als	oago Fot	e) al on	\$ 41,209.00

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Case No. <u>1:14-bk-11757</u> (If known)

Debtor(s)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOU OF CLAII	
ACCOUNT NO. 7387  Bank Of America PO Box 982235 El Paso, TX 79998-2235		W	Revolving account opened 11/1996 Personal guaranty of business obligation. Providence County Superior Court C.A. No.: PC-11-4039					
ACCOUNT NO.  Robert E Johnson, Esquire Law Office Of Howard E. Schiff 10 Dorrance St Ste 515 Providence, RI 02903-2018	-		Assignee or other notification for: Bank Of America				10,1	90.00
ACCOUNT NO. 2696  Bank Of America PO Box 982236 El Paso, TX 79998-2236	х	Н	Personal guaranty of Focus Business Solutions Inc.				40.0	90.93
ACCOUNT NO.  Diversified Collection Services, Inc. PO Box 9046 Pleasanton, CA 94566-9046			Assignee or other notification for: Bank Of America				40,0	30.33
ACCOUNT NO.  US Small Business Administration 409 3rd St SW  Washington, DC 20024-3212			Assignee or other notification for: Bank Of America					
ACCOUNT NO.  U.S. Department Of The Treasury Debt Management Services PO Box 830794 Birmingham, AL 35283-0794			Assignee or other notification for: Bank Of America					
ACCOUNT NO. 6215  Bank Of America N.a. 4340 S Monaco St Unit 2  Denver, CO 80237-3408	-	Н	Open account opened 9/2010 Personal guaranty of business obligation.				26.0	63.00
Sheet no. 1 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	age Fota o o	e) al n al		43.93

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Case No. <u>1:14-bk-</u>11757 (If known)

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	╁		Assignee or other notification for:	H		H	
Cach, Lic 4340 S Monaco St 2nd Fl Denver, CO 80237-3485			Bank Of America N.a.				
ACCOUNT NO. 4434	x	Н	Possible personal guaranty of Focus Business			H	
Bank RI PO Box 9488 Providence, RI 02940-9488			Solutions Inc. Overdraft				
ACCOUNTING 4405	-	w	Medical bill			Н	1,500.00
ACCOUNT NO. 4495  Beth Israel Deaconess Medical Center PO Box 3784  Boston, MA 02241-3784		VV	Medicai bili				1,572.33
ACCOUNT NO. 9109	Х	Н	Possible personal guaranty of Focus Business			$\dashv$	1,572.55
BFS-Finance, F/K/A Google C/O Receivable Management Services PO Box 523 Richfield, OH 44286-0523			Solutions Inc.				17,796.72
ACCOUNT NO. 3788		Н					
Bill Me Later PO Box 105658 Atlanta, GA 30348-5658							22.05
ACCOUNT NO.	Х	Н	Personal guaranty of Focus Business Solutions,			$\dashv$	33.95
Brock Associates 615 Jefferson Blvd Ste A102 Warwick, RI 02886-1357		••	Inc.				
			Analysis on other matification for				1,749.06
ACCOUNT NO.  Craig J. Watkinson, Esquire 376 Broadway  Providence, RI 02909-1416			Assignee or other notification for: Brock Associates				
Sheet no. 2 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	;)	\$ 22,652.06
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als tatis	tica	n al	\$

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Debtor(s)

Case No. 1:14-bk-11757 (If known)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED		MOUNT OF ELAIM
ACCOUNT NO. <b>1964</b>	Х	Н	Revolving account opened 7/2006	$\dagger$				
Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285			Possible personal guaranty of Focus Business Solutions Inc.				19	9,806.00
ACCOUNT NO.			Assignee or other notification for:	$^{\dagger}$				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Associated Recovery Systems A Division Of ARS National Services, Inc PO Box 469046 Escondido, CA 92046-9046			Capital 1 Bank					
ACCOUNT NO. 3914		Н	Open account opened 6/2013					
Capital One PO Box 27288 Tempe, AZ 85285-7288								3,429.00
ACCOUNT NO.			Assignee or other notification for:				,	5,425.00
Cavalry Portfolio Serv 500 Summit Lake Dr Ste 400 Valhalla, NY 10595-2321			Capital One					
ACCOUNT NO.			Assignee or other notification for:	+				
FIGLIOLA & ROMANO 282 County Rd Ste 3 Barrington, RI 02806-2432			Capital One					
ACCOUNT NO. <b>G998</b>		w	Medical bill	+				
CareCentrix PO Box 277947 Atlanta, GA 30384-7947								497.72
ACCOUNT NO. 81TN		W	Medical bill					.51.12
Cataldo Ambulance Service 137 Washington St PO Box 435 Somerville, MA 02143-0006								
								84.00
Sheet no3 of11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	_	age	e)	\$ 23	3,816.72
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	rt als Statis	tica	n al	\$	

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Case No. <u>1:14-bk-</u>11757 (If known)

# Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0301	х	Н	Personal guaranty of Focus Business Solutions	T		Н	
Central Paper Co 400 Glenwood Ave Pawtucket, RI 02860-5910							406.83
ACCOUNT NO.			Assignee or other notification for:	$\vdash$		H	400.00
Williams, Babbit & Weisman, Inc. 5255 N Federal Hwy 3rd Fl Boca Raton, FL 33487-4901	_		Central Paper Co				
ACCOUNT NO. <b>1521</b>		Н	Revolving account opened 10/2008			Н	
Chase Bank Usa, Na PO Box 15298 Wilmington, DE 19850-5298							5,409.00
ACCOUNT NO.		w	Open account opened 8/2013	t		Н	3,409.00
Citibank SD, N.A. Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195-0507	-						3,218.00
ACCOUNT NO.  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123-2255			Assignee or other notification for: Citibank SD, N.A.				
ACCOUNT NO. <b>3341</b>		Н		-		Н	
Citibank SD, N.A. Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195-0507	-	••					27,225.90
ACCOUNT NO. United Recovery Systems, LP 5800 N Course Dr Houston, TX 77072-1613	_		Assignee or other notification for: Citibank SD, N.A.				
Sheet no4 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 36,259.73
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

Case No. <u>1:14-bk-11757</u>

Summary of Certain Liabilities and Related Data.) \$

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE			DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5881		w	Home Depot account	t			
Citibank SD, N.A. Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195-0507							2,174.82
ACCOUNT NO. 7099		Н	Deficiency balance after foreclosure.				
Citibank SD, N.A. Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195-0507			79 Washington St, Providence, RI				31,246.00
ACCOUNT NO. <b>5643</b>		Н	Revolving account opened 5/2008				
Citibank Usa Citicorp Credit Services/Attn:Centralize PO Box 20507 Kansas City, MO 64195-0507							353.00
ACCOUNT NO. 0917		w	Revolving account opened 2/2007				
Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019							4 00 4 00
A COOLDITATO 6472	Х	Н	Possible personal guaranty of Focus Business	-			1,824.00
ACCOUNT NO. 6172  Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019	_^		Solutions Inc.  Overdraft				
	-	Н	Possible personal guaranty of Focus Business	╀	_		12.99
ACCOUNT NO. 5255  Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019		П	Solutions Inc.				
							2,106.29
ACCOUNT NO.  Richard J. Boudreau & Associates LLC 6 Manor Pkwy Salem, NH 03079-2841			Assignee or other notification for: Citizens Bank				
Sheet no. 5 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of ti	Sub			\$ <b>37,717.10</b>
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Γot o o stic	al on al	\$

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		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8998		Н	Overdraft			Н	
Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019							4.34
ACCOUNT NO.		w	Overdraft (Estimated)				4.04
Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019			,				2,000.00
ACCOUNT NO. 2383		w	2d Mortgage account opened 12/2004				_,,,,,,,
City Ntl Bk/ocwen Loan Service Attn: Bankruptcy PO Box 24738 West Palm Beach, FL 33416-4738			Deficiency balance after foreclosure. 15 Higgins St Unit 215, Smithfield, RI				38,412.00
ACCOUNT NO. 8098		Н		T			
Consumers Propane & Bousquet Oil 139 Hamlet Ave PO Box 628 Woonsocket, RI 02895-0628							
ACCOUNT NO. 3902	-	Н		┝			58.85
Cox Communications Bankruptcy Department 9 Jp Murphy Hwy West Warwick, RI 02893		•					364.34
ACCOUNT NO. 2901		Н	Possible personal guaranty of Focus Business				
Cox Communications Bankruptcy Department 9 Jp Murphy Hwy West Warwick, RI 02893			Solutions Inc.				unknown
ACCOUNT NO. <b>4625</b>		W		T		H	2
Financial Credit Services PO Box 90 Clearwater, FL 33757-0090							040.00
Sheet no. 6 of 11 continuation sheets attached to				Sub			216.03
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Γota o o tica	al n al	\$ <b>41,055.56</b> \$

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Case No. <u>1:14-bk-</u>11757 (If known)

		ι,	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8043		w	Installment account opened 6/2006	П		Ħ	
Flagstar Bank Attn: Bankruptcy Dept 5151 Corporate Dr Troy, MI 48098-2639			Deficiency balance after foreclosure. 79 Washington St, Providence, RI				30,456.00
ACCOUNT NO.	Х	J	Possible personal guaranty of Focus Business			$\dashv$	00,400.00
General Electric Capital Corporation C/O TBF Financial, LLC 740 Waukegan Rd Ste 404 Deerfield, IL 60015-5505			Solutions, Inc. Providence County Superior Court C.A. No.: PC 11-3221				27,685.00
ACCOUNT NO. 1483	-	w	Deficiency balance after foreclosure unknown.			X	21,665.00
Homeward Residential 1525 S Belt Line Rd Coppell, TX 75019-4913			1st Mortgage 15 Higgins St Unit 215, Smithfield, RI			^	
							160,000.00
ACCOUNT NO. 5003		w	Medical bill				
Joslin Clinic PO Box 414633 Boston, MA 02241-4633							
ACCOUNT NO. <b>2013</b>	F	н	Medical bill			$\Box$	105.00
Kent County Memorial Hospital 455 Toll Gate Rd Warwick, RI 02886-2759							200.44
			Acciones or other potification for			$\dashv$	230.41
ACCOUNT NO.  Rossi Law Offices, Ltd 28 Thurber Blvd Ste 1 Smithfield, RI 02917-1858			Assignee or other notification for: Kent County Memorial Hospital				
ACCOUNT NO. <b>1412</b>	$\vdash$	Н	Medical bill	Н		$\dashv$	
Lincoln Urgent Care Center, Inc. 2 Wake Robin Rd Unit 106 Lincoln, RI 02865-4241							
Sharter 7 of 11 of the state of					4	1	175.00
Sheet no. 7 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	-		)	\$ 218,651.41
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	o o tica	n al	\$

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Case No. <u>1:14-bk-</u>11757

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T		П	
Peter Roberts & Associates, Inc 231 E Main St Ste 201 Milford, MA 01757-2821			Lincoln Urgent Care Center, Inc.				
ACCOUNT NO. 1087		w	Medical bill	T		Н	
Milford Regional Medical Center PO Box 190 Milford, MA 01757-0190	_						65.31
ACCOUNT NO. <b>6294</b>		Н	Medical bill			Н	
Miriam Hospital 164 Summit Ave Providence, RI 02906-2853							75.30
ACCOUNT NO. 0000		н	Open account opened 11/2013	t		Н	10.00
National Grid PO Box 960 Northborough, MA 01532-0960			Gas bill				207.24
ACCOUNT NO.  Eos Cca 300 Canal View Blvd Ste 130 Rochester, NY 14623-2811			Assignee or other notification for: National Grid				967.31
2000			Electric bill	-		Н	
ACCOUNT NO. 8006  National Grid PO Box 960 Northborough, MA 01532-0960		Н	Electric bill				
				_		Ш	297.73
ACCOUNT NO. 1010	1	W					
National Grid PO Box 960 Northborough, MA 01532-0960							0.704.00
Sheet no <b>8</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub nis p			2,734.93 \$ 4,140.58
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als	Fota so o stica	al n al	\$

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Case No. <u>1:14-bk-</u>11757 (If known)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4266</b>		w	Installment account opened 6/2006	$\dagger$		H	
Nationstar Mortgage PO Box 199111 Dallas, TX 75235			Foreclosure deficiency balance 79 Washington St, Providence, RI				120 667 00
ACCOUNT NO. <b>0049</b>		W	Installment account opened 8/2005	+			120,667.00
Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Pkwy Irving, TX 75063-2438							1,619.00
ACCOUNT NO. 4866		Н	Installment account opened 10/2005				<u> </u>
Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Pkwy Irving, TX 75063-2438							2,097.00
ACCOUNT NO. <b>7212</b>		w	Medical bill	╁			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Northside Medical Center C/O West Asset Management, Inc. 2703 N US Highway 75 Sherman, TX 75090-2567							100.00
ACCOUNT NO. 1761		Н		╁			100.00
Providence Water PO Box 1456 Providence, RI 02901-1456							
				_			422.03
ACCOUNT NO. 7813  Quest Diagnostics PO Box 71309 Philadelphia, PA 19176-1309		W	Medical bill				
							184.00
ACCOUNT NO. 4811  RI Higher Education Assistance Authority 560 Jefferson Blvd Warwick, RI 02886-1394		Н	Student loan				
							6,989.00
Sheet no. 9 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	_	age	)	\$ 132,078.03
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

Case No. 1:14-bk-11757 (If known)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Sallie Mae PO Box 9500  Wilkes Barre, PA 18773-9500			Assignee or other notification for: RI Higher Education Assistance Authority				
ACCOUNT NO.  NCO Financial Systems, Inc. Suite 204 10 New England Business Center Dr Andover, MA 01810-1096			Assignee or other notification for: RI Higher Education Assistance Authority				
ACCOUNT NO. 8223  Robert Half International 275 Promenade St Ste 140  Providence, RI 02908-5755	X	Н	Personal guaranty of Focus Business Solutions.				6,250.48
ACCOUNT NO.  Jonathan Neil & Associates, Inc. 71 W Main St Ste 304 Freehold, NJ 07728-2139			Assignee or other notification for: Robert Half International				0,230.40
ACCOUNT NO. 0505 Saxon Mortgage Servi 4718 Mercantile Dr Fort Worth, TX 76137-3605		Н	1st Mortgage account opened 7/2006 Deficiency balance after foreclosure. 79 Washington St Unit 201, Providence, RI				132,757.00
ACCOUNT NO. 4000 Sinel, Wilfand & Vinci, CPAs, Inc. 1150 New London Ave Cranston, RI 02920-3036	х	Н	Possible personal guaranty of Focus Business Solutions Inc.				
ACCOUNT NO. 3544  SLR Diagnostic Radiology PO Box 10269 Uniondale, NY 11555-0269		W	Medical bill				14,092.50
Sheet no10 of11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als	age Γota o o stica	e) al n al	5.77 § 153,105.75 §

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Debtor(s)

Case No. <u>1:14-bk-11757</u> (If known)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2085	Х	w	Personal guaranty of Catalyst Consulting LLC.				
TD Bank PO Box 9547 Portland, ME 04112-9547			Overdraft.				2,500.00
ACCOUNT NO. <b>6305</b>		Н		+			2,000.00
Verizon PO Box 15124 Albany, NY 12212-5124	-						
1.000VN/ENO 9207		w	Medical bill	+			212.76
ACCOUNT NO. 8207  Warwick Family Dental Group Two Inc 819 Greenwich Ave Warwick, RI 02886-1815		VV	Medical bili				65.00
ACCOUNT NO. <b>5001</b>		Н	Personal guaranty of Focus Business Solutions	+		Х	65.00
Wells Fargo Financial Leasing, Inc. MAC F4031-050 800 Walnut St Des Moines, IA 50309-3605	-		Inc. Copier lease. Disputed				
							0.00
ACCOUNT NO.  TBF Financial, LLC 740 Waukegan Rd Deerfield, IL 60015-4374	_		Assignee or other notification for: Wells Fargo Financial Leasing, Inc.				
ACCOUNT NO. 3874		Н	Revolving account opened 6/2009	$\perp$			
Wells Fargo Financial Nat'l Bk/bobs Disc PO Box 10438 Des Moines, IA 50306-0438	-		<b>3</b> * * * * * * * * * * * * * * * * * * *				624.00
ACCOUNT NO. <b>7888</b>		Н	Personal guaranty of Focus Business Solutions	H			624.00
Xerox Corporation PO Box 660501 Dallas, TX 75266-0501			Inc. Repossessed copier Estimated balance				
Sheet no. 11 of 11 continuation sheets attached to				Sub	tot	a1	30,000.00
Sheet no. 11 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis p	age	e)	\$ 33,401.76
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	stica	n al	§ 820,431.63

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Debtor(s) (If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

OF OTHER PARTIES TO LEASE OR CONTRACT  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.	

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(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Catalyst Consulting LLC	TD Bank
075 Plainfield Pike	PO Box 9547
ohnston, RI 02919-5704	Portland, ME 04112-9547
ocus Business Solutions	Capital 1 Bank
75 Plainfield Pike	Attn: Bankruptcy Dept.
ohnston, RI 02919-5704	PO Box 30285
	Salt Lake City, UT 84130-0285
	Robert Half International
	275 Promenade St Ste 140
	Providence, RI 02908-5755
	Central Paper Co
	400 Glenwood Ave
	Pawtucket, RI 02860-5910
	Brock Associates
	615 Jefferson Blvd Ste A102
	Warwick, RI 02886-1357
	Walwick, NI 02000-1337
	Bank RI
	PO Box 9488
	Providence, RI 02940-9488
	Citizens Bank
	1 Citizens Dr
	Riverside, RI 02915-3019
	BFS-Finance, F/K/A Google
	C/O Receivable Management Services
	PO Box 523
	Richfield, OH 44286-0523
	Other Lawrist and Alfred Control
	Sinel, Wilfand & Vinci, CPAs, Inc.
	1150 New London Ave
	Cranston, RI 02920-3036
	Bank Of America
	PO Box 982236
	El Paso, TX 79998-2236
	General Electric Capital Corporation
	C/O TBF Financial, LLC
	740 Waukegan Rd Ste 404
	Deerfield, IL 60015-5505

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		Docu	mem Pag	je 24	4 01 45	
Fill in this info	rmation to identify	your case:				
Debtor 1 <b>Gi</b>	ilbert Lantini II					
F	irst Name	Middle Name	Last Name		-	
Debtor 2 (Spouse, if filing)	Michelle L Lantini irst Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the: [	District of Rhode Island				
	1:14-bk-11757				Check if th	ie ie:
(If known)	1.14-5K-11707					ended filing
						lement showing post-petition
						r 13 income as of the following date:
Official Fo	orm 6l				MM / DI	D / YYYY
Schedu	ıle I: You	ır Income				12/13
supplying corre If you are separ separate sheet	ect information. If your ated and your spou	ou are married and not fili use is not filing with you, top of any additional pag	ing jointly, and yo do not include in	our sp forma	ouse is living with yetion about your spou	r 2), both are equally responsible for ou, include information about your spous ise. If more space is needed, attach a nown). Answer every question.
Fill in your e information.			Debtor 1			Debtor 2 or non-filing spouse
atťach a sepa	nore than one job, arate page with about additional	Employment status		/ed		<b>☑</b> Employed □ Not employed
Include part-f self-employe	time, seasonal, or d work.	Occupation	Self-Employe	ed		Corporate Development Manager
	nay Include student er, if it applies.	Сосираннон				
		Employer's name	Rhode Island	l Sma	all Business Journ	American Diabetes Association
		Employer's address	1343 Hartford Number Street	Ave		10 Speen St Number Street
			Johnston, RI	<b>0291</b> Stat		Framingham, MA 01701-0000 City State ZIP Code
		How long employed the	re? <u>3 years</u>	-		
Part 2: Gi	ive Details About	Monthly Income				
spouse unles If you or your	ss you are separated. r non-filing spouse ha		er, combine the info	_		ite \$0 in the space. Include your non-filing
,					For Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (be calculate what the monthly		2.	\$	\$4,750.74
3. Estimate ar	nd list monthly over	time pay.		3.	+\$	+ \$
4. Calculate q	ross income. Add li	ne 2 + line 3.		4.	\$	\$ 4,750.74

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Gilbert Lantini II
First Name Middle Name

Last Name

Case number (if known) 1:14-bk-11757

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>4</b> .	\$	\$4,750.74_	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	<b>\$</b>	\$875.32_	
5b. Mandatory contributions for retirement plans	5b.	\$	\$	
5c. Voluntary contributions for retirement plans	5c.	Ψ	. Ψ ¢	
5d. Required repayments of retirement fund loans	5d.	Ψ	. Ψ <u></u> \$	
5e. Insurance	5e.	φ		
5f. Domestic support obligations	5f.	φ	\$ <u>740.52</u> \$	
		φ		
5g. Union dues	5g.	\$	. \$	
5h. Other deductions. Specify: See Schedule Attached	5h.	+\$	+ \$ <u>751.78</u>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	\$ <u>1,627.10</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$3,123.64_	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00_	\$0.00	
8b. Interest and dividends	8b.	\$	\$	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive		Ψ	Ψ	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	\$	
8e. Social Security	8e.	\$	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental	ice	¢	\$	
Nutrition Assistance Program) or housing subsidies.		Ψ	Ψ	
Specify:	8f.			
8g. Pension or retirement income	8g.	\$	\$	
8h. Other monthly income. Specify: See Schedule Attached	8h.	+\$4,713.60	+\$	
9. <b>Add all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$4,713.60	\$0.00	
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$4,713.60	+ \$ 3,123.64	\$ <u>7,837.24</u>
11. State all other regular contributions to the expenses that you list in Scheolinclude contributions from an unmarried partner, members of your household, yother friends or relatives.			ommates, and	
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable to pay expe	nses listed in Schedule J.	
Specify:			11. •	F \$
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C				\$ 7,837.24
write that amount on the Summary of Schedules and Statistical Summary of C	Citaii	i Liabilities allu Neiai	ieu Data, ii it applies 12.	Combined
13. Do you expect an increase or decrease within the year after you file this	form'	?		monthly income
Yes. Explain: See Continuation Sheet				

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IN RE Lantini, Gilbert II & Lantini, Michelle L Case No. 1:14-bk-11757

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 2** 

DEBTOR SPOUSE

Other Payroll Deductions:

Dep Life 3.26
Dental Insurance 35.66
Health Savings Account 75.00
Health Insurance 637.86

Other monthly income:

Avg Net Monthly Bus. Inc. Per 7 Month P/L 4,713.60

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IN RE Lantini, Gilbert II & Lantini, Michelle L

\_\_\_ Case No. <u>1:14-bk-11757</u>

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 2 of 2** 

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Mr. Lantini serves as a commission-only salesman for the purchaser of his company's web hosting clients. In 2014, he has made one commission of \$6,100. There are no other commissions presently pending.

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# Case 1:14-bk-11757 Doc 13 Filed 08/25/14 Entered 08/25/14 17:49:32 Desc Main Document Page 28 of 45

Fill in this information to identify your case:			
Debtor 1 Gilbert Lantini II			
First Name Middle Name Last Name	Check if this		
Debtor 2 Michelle L Lantini (Spouse, if filing) First Name Middle Name Last Name	An amen	•	
United States Bankruptcy Court for the: District of Rhode Island		ment showing post- s as of the following	
Case number <u>1:14-bk-11757</u>	MM / DD /	YYYY	
(If known)		ite filing for Debtor 2	
Official Form 6J	maintain	s a separate housel	hold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filinformation. If more space is needed, attach another sheet to this form (if known). Answer every question.			_
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
No Pes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Dependent's relationship to	De nondentie	Door done adopt live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	De pendent's age	Does dependent live with you?
Do not state the dependents' names.	Child	3	No Yes
	Child	5	□ No □ Yes
			☐ No
			Yes
	<del></del>		□ No □ Yes
			□ No
			Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplement	-		
applicable date.  Include expenses paid for with non-cash government assistance if you	know the value of		
such assistance and have included it on Schedule I: Your Income (Office		Your expe	nses
4. The rental or home ownership expenses for your residence. Include any rent for the ground or lot.	first mortgage payments and	\$ <b>2,26</b>	5.87
If not included in line 4:			
4a. Real estate taxes		4a. \$	·····
4b. Property, homeowner's, or renter's insurance		4b. \$	
4c. Home maintenance, repair, and upkeep expenses		4c. \$ 200	0.00
4d. Homeowner's association or condominium dues		4d. \$	

## Case 1:14-bk-11757 Doc 13 Filed 08/25/14 Entered 08/25/14 17:49:32 Desc Main Document Page 29 of 45

Debtor 1

Gilbert Lantini II
First Name Middle Name Last Name

Case number (if known) 1:14-bk-11757

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$300.00
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$290.00
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$ 700.00
8.	Childcare and children's education costs	8.	\$ 1,050.00
9.	Clothing, laundry, and dry cleaning	9.	\$ 100.00
10.	Personal care products and services	10.	\$
11.	·· · · · · · · · · ·	11.	\$ 110.00
12.		12.	\$800.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$100.00
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$196.56
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$150.10
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ 626.97
	17b. Car payments for Vehicle 2	17b.	\$378.00
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.		\$
-	Specify:	19.	Ψ
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.	
	20a. Mortgages on other property	20 a.	\$ <u>1,850.00</u>
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

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Debtor 1	Gilbert Lantini II First Name Middle Name Last Name	Case number (if known) 1:14-bk-11757
1. Other.	Specify:	21. <b>+</b> \$
	nonthly expenses. Add lines 4 through 21. ult is your monthly expenses.	\$ <b>9,117.50</b>
3. Calculat	te your monthly net income.	
23a. C	opy line 12 (your combined monthly income) from Schedule I.	\$
23b. C	opy your monthly expenses from line 22 above.	<sup>23b.</sup> - \$ 9,117.50
	ubtract your monthly expenses from your monthly income. ne result is your monthly net income.	23c. \$
For exa	expect an increase or decrease in your expenses within the year ample, do you expect to finish paying for your car loan within the year or e payment to increase or decrease because of a modification to the ter	do you expect your
Yes.	None	

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B6 Summary (Strictal Form & Summary) (1273) C 13 Filed 08/25/14 Entered 08/25/14 17:49:32 Desc Main Document Page 31 of 45 United States Bankruptcy Court

District of Rhode Island

IN RE:	Case No. <u>1:14-bk-11757</u>
Lantini, Gilbert II & Lantini, Michelle L	Chapter 7
Debtor(s)	1

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 524,400.00		
B - Personal Property	Yes	3	\$ 67,901.26		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 751,827.96	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		\$ 820,431.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 7,837.24
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 9,117.50
	TOTAL	30	\$ 592,301.26	\$ 1,572,259.59	,

# Case 1:14-bk-11757, Doc 13 Filed 08/25/14 Entered 08/25/14 17:49:32 Desc Main Document Page 32 of 45 United States Bankruptcy Court District of Rhode Island

IN RE:	Case No. <u>1:14-bk-11757</u>
Lantini, Gilbert II & Lantini, Michelle L	Chapter 7
Debtor(s)	Chapter 1

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

### State the following:

Average Income (from Schedule I, Line 12)	\$ 0.00
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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IN RE Lantini, Gilbert II & Lantini, Michelle L

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Case No. 1:14-bk-11757 (If known)

Debtor(s)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **32** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Gilbert Lantini Date: August 25, 2014 Debtor Gilbert Lantini Date: August 25, 2014 Signature: /s/ Michelle L Lantini (Joint Debtor, if any) Michelle L Lantini [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form 7) (04/13)k-11757 Doc 13 Filed 08/25/14 Entered 08/25/14 17:49:32 Desc Main Document Page 34 of 45

**United States Bankruptcy Court** District of Rhode Island

IN RE:	Case No. 1:14-bk-11757
Lantini, Gilbert II & Lantini, Michelle L	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

57,836.97 2014 - Year to Date Gross Income (Includes a one-time consulting fee of \$6,100.)

54,845.75 2013 - Gross Income

52,802.00 2012 - Adjusted Gross Income

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2014

6.100.00 2013 - Income Tax Refund (\$5.500 Federal; \$600 RI) (Expected)

6,869.00 2012 - Income Tax Refund (\$5,958 Federal; \$911 RI)

3	Paymon	te to	creditor	
э.	ravmen	us to	creamor	۹

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** AMOUNT NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS PAID STILL OWING 06/30/2014 **WIPL** 2,115.00 0.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

Collection

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION Petro Holding Inc dba Petro Heat Collection Sixth Division District Court, 1 Judgment

vs. Gilbert Lantini

C.A. No.: 6CA-2011-03215

FIA Card Services N.A. vs. Collection

Gilbert Lantini C.A. No.: PC-11-1241

FIA Card Services, N.A. vs.

Michelle L. Walker

C.A. No.: PC-11-4039

TBF Financial, LLC, Assignee of Collection

**General Electric Capital** 

Corporation vs. Focus Business

Solutions, Inc. C.A. No.: PC 11-3221 COURT OR AGENCY

Dorrance Plaza, Providence, RI

**Providence County Superior** 

Court, 250 Benefit St,

Providence, RI

**Providence County Superior** 

Court, 250 Benefit St.

Providence, RI

**Providence County Superior** 

Court, 250 Benefit St,

Providence, RI

**Judgment** 

**Judament** 

**Judgment** 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Raskin & Berman 116 E Manning St Providence, RI 02906-4310

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 07/29/2014

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 2,900.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER.

AMOUNT AND DATE OF SALE OR CLOSING

Bank RI **PO Box 9488** 

Providence, RI 02940-9488

PO Box 9547

Portland, ME 04112-9547

Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019

Citizens Bank 1 Citizens Dr Riverside, RI 02915-3019

AND AMOUNT OF FINAL BALANCE **Business checking account #4434** 

\$0.00 November, 2013

**Business Convenience Plus** \$0.00

account #2085 January, 2014

Checking account #6172 \$0.00 July, 2014

Checking account #8998 \$0.00

2012

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case. identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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LAST FOUR DIG

OF SOCIAL-SECURITY OR OTHER

**INDIVIDUAL** TAXPAYER-I.D. NO.

(ITIN)/COMPLETE EIN

**ADDRESS** 1343 Hartford Ave **BUSINESS** Business

NATURE OF

**BEGINNING AND ENDING DATES** 

NAME **Rhode Island Small Business** 45-3201759 Journal, LLC

Johnston, RI 02919-7145

magazine

09/08/2011 to Present

dba Integrated Media Group dba IMG

Gil Lantini is 50% shareholder with unrelated third party.

FBS, Inc. 20-5288940 Fka Focus Business Solutions, Business Inc.

promotion and

07/25/2006 -05/20/2014

2075 Plainfield Pike Johnston, RI 02919-5704 website services

The web hosting clients of Focus Business Solutions, Inc. were sold on July 19, 2014 to a third party, Brave River Solutions, Inc. for \$72,500. After payment of taxes and debts, net to the company was \$5,470.13, with holdbacks of \$22,500 which were set off due to excess client attrition.

**Catalyst Consulting LLC** 

2075 Plainfield Pike

Consulting

2013

Johnston, RI 02919-5704

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



dba RISBJ

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account  $\checkmark$ and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.  $\checkmark$ 

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.  $\checkmark$ 

## 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.  $\checkmark$ 

#### 21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



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None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None If the

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>August 25, 2014</b>	Signature /s/ Gilbert Lantini of Debtor	Gilbert Lantini
Date: <b>August 25, 2014</b>	Signature /s/ Michelle L Lantini of Joint Debtor (if any)	Michelle L Lantini
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 1:14-bk-11757 B8 (Official Form 8) (12/08)

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Document Pa United States Bank	ge 41 of 45 ruptcy Court	
District of Rhoo	<u> </u>	
	Casa Na. 1:14-h	k-11757

IN RE:	Case No. 1:14-bk-11757
Lantini, Gilbert II & Lantini, Michelle L	Chapter 7
Debtor(s)	•

	Debtor(s)		Chapter -
CHAPTER ?	7 INDIVIDUAL DEBT	TOR'S STATEMEN	NT OF INTENTION
PART A – Debts secured by property of estate. Attach additional pages if necess		be fully completed for	EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Bank Of America		Describe Propert	ty Securing Debt:
Property will be <i>(check one)</i> :  ☐ Surrendered <b>✓</b> Retained			
If retaining the property, I intend to (a Redeem the property Reaffirm the debt Other. Explain Avoid lien using		(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt □ Not claim	med as exempt		
Property No. 2 (if necessary)			
Creditor's Name: Bank Of America		Describe Propert Automobile- 200	y Securing Debt: 8 Acura MDX
Property will be <i>(check one)</i> :  ☐ Surrendered <b>✓</b> Retained			
If retaining the property, I intend to (a ☐ Redeem the property ☐ Reaffirm the debt ✔ Other. Explain maintain payme		(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt ☐ Not claim	med as exempt		
<b>PART B</b> – Personal property subject to additional pages if necessary.)	unexpired leases. (All three	e columns of Part B mi	ust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased Property:  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
3 continuation sheets attached (if an	y)		
I declare under penalty of perjury the personal property subject to an unexpense.		ny intention as to any	property of my estate securing a debt and/or
Date:August 25, 2014	/s/ Gilbert Lanting Signature of Debto		

Date:	August 25, 2014	/s/ Gilbert Lantini
		Signature of Debtor
		/s/ Michelle L Lantini

Signature of Joint Debtor

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

ľ	ART	A –	Continuat	10n
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Property No. 3			
Creditor's Name: Chase Auto		Describe Property Secur Automobile- 2009 Subar	
Property will be <i>(check one)</i> :  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain maintain payments	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is <i>(check one)</i> :  Claimed as exempt Not claimed as e	xempt		
Property No. 4			
Creditor's Name: City Ntl Bk/ocwen Loan Service		Describe Property Secur 2075 Plainfield Pike, Joh	
Property will be <i>(check one)</i> :  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt		
Property No. 5			
Creditor's Name: City Ntl Bk/ocwen Loan Service		Describe Property Securing Debt: 2075 Plainfield Pike, Johnston, RI 02919	
Property will be <i>(check one)</i> :  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased Property:  Lease will be assumed pursuant 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No

Continuation sheet \_\_\_**1** of \_\_**3** 

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuat	10n
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Property No. 6				
Creditor's Name: Green Tree Servicing L		Describe Property Secur Residence at:	ing Debt:	
Property will be (check one):  ☐ Surrendered				
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain maintain payments		(for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ✓ Claimed as exempt □ Not claimed as e	xempt			
Property No. 7				
Creditor's Name: INTERNAL REVENUE SERVICE		Describe Property Secur 2013 State tax refund (es	ring Debt: stimate based on previous year.)	
Property will be <i>(check one)</i> :  Surrendered Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt			
Property No. 8				
Creditor's Name: INTERNAL REVENUE SERVICE		Describe Property Securing Debt: 2013 Federal tax refund (estimate based on previous year.) - Exp		
Property will be <i>(check one)</i> :  Surrendered Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is <i>(check one)</i> : ☐ Claimed as exempt ✓ Not claimed as e	xempt			
PART B – Continuation				
Property No.				
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No.				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART	$\mathbf{A} - 0$	Contin	uatıon
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Property No. 9			
Creditor's Name: Petro Holdings Inc.		Describe Property Secur Residence at:	ing Debt:
Property will be <i>(check one)</i> :  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain Avoid lien using 11 U.S.		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is <i>(check one)</i> :  Claimed as exempt Not claimed as e	xempt		
Property No.			
Creditor's Name:		Describe Property Secur	ing Debt:
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example, avoid lien using 11 U.S.C. § 522(f)	
Property is (check one):  Claimed as exempt Not claimed as e	xempt		
Property No.			
Creditor's Name:		Describe Property Secur	ring Debt:
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed as e	xempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No

Continuation sheet \_\_\_ 3 of \_\_\_ 3

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# Case 1:14-bk-11757 Doc 13 Filed 08/25/14 Entered 08/25/14 17:49:32 Desc Main Document Page 45 of 45 United States Bankruptcy Court

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Di	stri	ct o	f R	hod	le I	sla	nd

IN	RE:	Case No. <u>1:14-bk-11757</u>
La	ntini, Gilbert II & Lantini, Michelle L	Chapter <b>7</b>
	Debtor	
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR
1.		016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me with or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplations:
	For legal services, I have agreed to accept	\$\$ 300.00/r
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$
2.	The source of the compensation paid to me was:	Debtor Other (specify):
3.	The source of compensation to be paid to me is:	Debtor Other (specify):
4.	I have not agreed to share the above-disclosed con	npensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed competogether with a list of the names of the people share	nsation with a person or persons who are not members or associates of my law firm. A copy of the agreemer ring in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, s	ndering advice to the debtor in determining whether to file a petition in bankruptcy; statement of affairs and plan which may be required; ditors and confirmation hearing, and any adjourned hearings thereof; ings and other contested bankruptcy matters;
6.		ee does not include the following services: st-petition services may exceed the initial fee. If any part of the initial fee is shall apply to the post-petition services. Audits and Loss Mitigation is additional
	certify that the foregoing is a complete statement of any proceeding.	CERTIFICATION agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
ı	August 25, 2014	/s/ Russell D. Raskin
_	Date	Russell D. Raskin 1880 Raskin
		& Berman 116 East Manning St